

HOW TO APPLY FOR A PINELANDS DEVELOPMENT CREDIT CERTIFICATE

Please read and follow all the directions:

- Apply to the NJ Pinelands Commission for a [Letter of Interpretation](#) (LOI). **If you have a Letter of Interpretation, but it is more than two years old, request an update from the [Pinelands Commission](#).** Your request must be *in writing*. A simple letter will suffice. **A MINIMUM ALLOCATION OF 0.25 PDCs IS REQUIRED TO QUALIFY FOR THE PINELANDS DEVELOPMENT CREDIT PROGRAM.**
- **ALL PDC APPLICATION FORMS, DEED RESTRICTIONS, AND RELATED FORMS, ARE AVAILABLE ON THE [PDC BANK WEBSITE](#) IN ELECTRONIC FORMAT, in interactive Microsoft Word “forms” format that you can download to your personal computer and fill them out at your convenience.** We suggest that you download and save to your computer, as you may need to access them more than once. Once you have filled in all the information you can print and execute the documents. **Original signatures and Notary’s signature and raised imprint seal are still required.** Our web site contains the most up-to-date forms. *Avoid using forms that may be obsolete.* CHECK OUR WEBSITE BEFORE FINALIZING YOUR APPLICATION PACKAGE, TO MAKE SURE YOU HAVE THE MOST RECENT FORMS AND INSTRUCTIONS! If you do not have Internet access, call our office at (609) 984-0569, ext. 50282 and we will gladly mail you a current set. **You MUST use only original PDC Bank forms. RE-TYPED OR ALTERED FORMS WILL NOT BE ACCEPTED.**
- Contact a Title Company to request a ***60-year title search*** and a ***20 year upper and lower court search of liens and judgments.*** This is required by State Law to ensure that title to the property is marketable. The cost of this work is generally under \$300.00. Ask them to include a a certification (statement) that they searched the title records for 60 years and court records for 20 years. *If the search reveals any judgments, please contact the PDC Bank at (609) 984-0569 for further instructions.*
- Obtain a copy of the Tax Map sheet showing the property/properties in question. You can get this from the municipal Tax Assessor or Tax Collector. Reduced copies are acceptable, but they must show the title block on the corner of the page.
- Obtain a copy of your most recent deed to the property/properties in question, showing that you have ownership of the tract of land. **If there have been any changes since the deed was recorded**, such as a death or divorce, you must provide supporting legal documentation, such as a *death certificate* or *court order*.
- If you have a mortgage, obtain a letter from the mortgage holder, stating that *they are aware that a deed restriction will be filed when the Certificate is issued and they do not object to it*, as they own an interest in the property. If your mortgage company is unfamiliar with the PDC program or uncertain about a release *please have them contact the PDC Bank at (609) 984-0569*. We have information, specific to a lien-holder’s concerns that we can send them, as well as suggested wording for their letter. (If a previous mortgage was paid off but the payoff was not recorded, the payoff will not show on the title search and you need to submit supporting documentation to demonstrate that the debt was satisfied.)

- Fill out the appropriate Deed Restriction form and *sign it in front of a Notary*, but do not record it. (**Note:** There are three *different* forms for three different Pinelands Areas. Look in the Pinelands Commission Letter of Interpretation for the property description and it will tell you in *which Pinelands Area* the property is located. For the location and legal description of the property, use the address, Tax Map Block(s) and Lot(s), municipality and county. The block on the upper right hand corner must be filled out and signed by the person who prepares the form. **Important:** *The names of all persons signing, including witnesses must be printed or typed under the signature.* Be sure the Notary writes the ***names of the persons*** *whose signatures are being notarized and the county where the form was signed*, in the spaces provided. **WE CANNOT CHANGE ANY INFORMATION YOU SUBMIT ON YOUR PROPOSED DEED RESTRICTION. INCOMPLETE, MISSING OR INCORRECT INFORMATION ON THE DEED RESTRICTION WILL BE CAUSE TO DENY YOUR APPLICATION FOR PDC CERTIFICATES.**
- Fill out an *Affidavit of Title* form. Sign it in front of a Notary and have it *notarized*. (NOTE: This form must be printed on "legal" size [8.5 X 14"] paper. WE CANNOT ACCEPT A NOTARIZED DOCUMENT WITH TWO SEPARATE PIECES OF PAPER TAPED TOGETHER.)
- Fill out the two-page *Application for Pinelands Development Credit Certificate*. Each item to be filled out is numbered and there is a list of explanations with corresponding numbers on the *"Application Form Instructions"* that follow the form.
- Do not send a check for the recording fee with the application. Once we have received and reviewed your application and supporting material, and determined it to be complete, *we will notify you of the amount of the recording fee* and you can then mail us a check payable to the appropriate county clerk.
- **INCLUDE THE *CHECKLIST FOR NEW PDC APPLICATION AS A COVER TO THE WHOLE APPLICATION PACKAGE.*** THE DOCUMENTS LISTED ON THE CHECKLIST REPRESENT THE MINIMUM REQUIREMENTS TO QUALIFY FOR PARTICIPATION IN THE PDC PROGRAM. INCOMPLETE APPLICATIONS WILL BE RETURNED WITHOUT FURTHER REVIEW.

MAIL COMPLETED APPLICATION TO:

PINELANDS DEVELOPMENT CREDIT BANK
PO Box 035
TRENTON, NJ 08625-0035

*If sending via FedEx, UPS or other courier,
 please call 609-984-0569 for further instructions.*

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